

Perspecta Investment Options Returns as of 30-04-2012

Daily Interest Account (DIA) & Term Investment Accounts (TIAs) *

Daily	1 Yr <small>Compound</small>	3 Yr <small>Compound</small>	5 Yr <small>Compound</small>	10 Yr <small>Compound</small>	15 Yr <small>Simple</small> ^(a)	15 Yr <small>Compound</small>	20 Yr <small>Compound</small>
0.000 %	0.000 %	1.000 %	2.000 %	3.000 %	3.000 %	3.000 %	3.000 %
							Transit Account
							0.750 %

* These rates are applicable to policies sold before September 2003.

^(a) This fund is no longer available for new sales as of May 2000.

Indexed Accounts (IAs)

Account Name	Not annualized Rate of Return (%)		Annualized Rate of Return (%)				Historical rate ⁸
	1 Month	6 Months	1 Year	3 Years	5 Years	10 Years	
Canadian Equity Index Account ¹	-0.803	0.332	-11.847	9.648	-1.735	4.839	7.151
Canadian Equity Index Account II ^{2**}	-0.805	0.539	-11.867	10.200	-1.381	4.913	7.553
U.S. Equity Index Account ³	-1.705	10.554	7.011	9.839	-3.386	-1.989	7.878
Canadian Bond Index Account ^{4**}	-0.081	1.197	6.452	4.184	3.650	3.927	7.466
Canadian Bond Index Account II ^{4**}	-0.081	1.197	6.452	4.184	3.650	3.927	7.466
Global Equity Index Account ^{5**}	-2.489	4.362	-4.729	4.233	-8.047	-3.704	1.680
European Equity Index Account ^{6**}	-4.038	-2.023	-17.636	-0.343	-12.599	-4.331	5.411
EuroAsia Plus Equity Index Account ^{7**}	-3.504	-1.145	-13.951	-0.106	-11.548	-3.928	-0.276

Reflects daily returns which may be positive or negative. Past performance is not indicative of future rates of return.

** For periods less than one year, the management fee is calculated on a prorata basis.

Notes:

¹ Reflects return of S&P/TSX Composite Index. **This fund is no longer available for new sales as of May 2000.**

² Reflects return of S&P/TSX Total Return *less* 0.010% for each day the index value is established. **This fund is no longer available for new sales as of May 2002.**

³ Reflects return of Standard & Poor's (S&P) 500 Price Index (converted to Cdn \$). **This fund is no longer available for new sales as of May 2000.**

⁴ Reflects return of DEX Universe Bond Index *less* annual management fee of 2.5%. **This fund is no longer available for new sales as of May 2001.**

⁵ Reflects return of Morgan Stanley Capital International World (MSCI World) Free Price Index *less* 0.008% for each day the index value is established (converted to Cdn \$).

This fund is no longer available for new sales as of May 2000.

⁶ Reflects return of Morgan Stanley Capital International Europe (MSCI Europe) Price Index *less* 0.008% for each day the index value is established (converted to Cdn \$).

This fund is no longer available for new sales as of May 2000.

⁷ Reflects return of Morgan Stanley Capital International Europe, Australasia and Far East (MSCI EAFE[®]) Free Price Index *less* 0.008% for each day the index value is established (converted to Cdn \$). **This fund is no longer available for new sales as of May 2000.**

⁸ The historical average rates of return are based on the index values for 30 years or, if 30 year values are not available, for the shorter period shown below.

Eventually, all historical rates will be on a 30-year basis.

Global Equity Index Account and EuroAsia Plus Equity Index Account: since December 1987.

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